



STATE OF TENNESSEE  
Department of Financial Institutions  
Compliance Division  
Nashville City Center  
511 Union Street – Suite 400  
Nashville, Tennessee 37219  
(615)741-3186

**MEMORANDUM**

TO: Deferred Presentment Services Licensees

FROM: Stephen Henley, Director  
Compliance Division

SUBJECT: Renewal Application and Annual Report  
Required by Tennessee Code Annotated § 45-17-110

Enclosed, please find your Application for Renewal of Deferred Presentment Services License and Annual Report Form including instructions. Tennessee Code Annotated § 45-17-110 requires that both forms be completed and returned to this Department on or before **September 1, 2007**.

Please review the business name and address shown on your Application for Renewal of Deferred Presentment Services License and, if applicable, note any changes in the space provided. Business locations are presented on separate pages of the application. Please note any corrections to this information, as well. **Also, respond to the questions** and, if applicable, provide details on a separate sheet. Please sign the application and have it notarized. The renewal application must include a renewal fee of \$500 for **each** location. In addition, the licensee must maintain a minimum net worth of \$25,000 per business location.

Also, please complete the Annual Report Form that includes a balance sheet, income statement and other statistical information. The report is designed to cover the business activities conducted under the Deferred Presentment Services Act for the period **July 1, 2006 to June 30, 2007**. **Also, the income statement requires licensees to report the total amount of handling charges collected for the fiscal year**. You may wish to confer with a certified public accountant (C.P.A.) or public accountant when you prepare the annual report. Afterwards, please sign and have it notarized.

Mail the application, annual report and renewal fee to the Tennessee Department of Financial Institutions, attention Stephen Henley. If you have any questions regarding the foregoing, please contact our office at (615) 741-3186.



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**APPLICATION FOR RENEWAL OF  
DEFERRED PRESENTMENT SERVICES LICENSE**

Application is hereby made to renew the license(s) granted pursuant to Chapter 255, Public Acts of 1997, to transact business as a Deferred Presentment Services Business:

1. Mailing Address and Telephone Number(s) of Home Office:  
Person responsible for matters relating to this renewal application

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Name and Title

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Company

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Street

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City, State, Zip Code

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Telephone Number

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Fax Number

**NOTE CHANGES BELOW**

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Name and Title

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Company

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Street

---

City, State, Zip Code

---

Telephone Number

---

Fax Number

Please answer all questions on this page. If necessary, provide details on a separate sheet. The licensee must also file the annual report with this application by **September 1, 2007**.

2. Provide a current list including the name, social security number, residence and business address, residence and business phone numbers and title of each owner, partner, L.L.C. member, director, corporate officer, five percent (5%) or more shareholder of the licensee.
3. Has the licensee's business structure or ownership changed during the past year?  
  
Yes\_\_\_\_\_ No\_\_\_\_\_ If Yes, detail the changes on a separate sheet.
4. Has the licensee filed for bankruptcy or reorganization within the last year?
5. Yes\_\_\_\_\_ No\_\_\_\_\_ If Yes, provide details on a separate sheet.
6. Has the licensee or any partner, L.L.C. member, director, corporate officer, five percent (5%) or more shareholder been associated with a business whose authority to transact business was denied, revoked or suspended by a state or federal regulatory or law enforcement entity during the past year?  
  
Yes\_\_\_\_\_ No\_\_\_\_\_ If Yes, please detail on a separate sheet.
7. Has the licensee ever been subject to any federal or state administrative investigation or order, or is any federal or state administrative investigation or order pending?  
  
Yes\_\_\_\_\_ No\_\_\_\_\_ If Yes, please detail on a separate sheet.
8. Has the licensee, or any partner, L.L.C. member, director, corporate officer, five percent (5%) or more shareholder been indicted or convicted of a felony in Tennessee or elsewhere?  
  
Yes\_\_\_\_\_ No\_\_\_\_\_ If Yes, please provide details on a separate sheet.
9. Is the licensee currently licensed and/or operating as a deferred presentment services business in another state?  
  
Yes\_\_\_\_\_ No\_\_\_\_\_ If Yes, please identify the state(s) on a separate sheet.
10. Does the licensee have any contingent liabilities as endorser, guarantor or otherwise?  
  
Yes\_\_\_\_\_ No\_\_\_\_\_ If Yes, please provide details on a separate sheet. Include all pending litigation and note any potential settlement amounts that could significantly affect the licensee's financial position.
11. By providing your email address, the Department can send you information quicker and more efficiently.

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e-mail address

**Continued on Next Page**

12. NOTARIZATION.

I, \_\_\_\_\_ a duly authorized officer of \_\_\_\_\_  
Name of Officer

\_\_\_\_\_ certify under the penalties of perjury that all statements above, or  
Name of Applicant

attached hereto, are true to the best of my information, knowledge and belief.

\_\_\_\_\_  
Signature of Applicant Officer

State of \_\_\_\_\_

County of \_\_\_\_\_

The following individual personally appeared before me: \_\_\_\_\_

who, being duly sworn according to law, deposes and says that the statements contained in the above application are true and correct.

Sworn and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
My Commission Expires

NOTARY SEAL

THIS RENEWAL APPLICATION MUST BE ACCOMPANIED BY A RENEWAL FEE OF \$500 FOR EACH LICENSE. MAKE THE CHECK PAYABLE TO THE TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS. EACH BUSINESS LOCATION IS PRESENTED ON THE FOLLOWING PAGE(S). PLEASE REVIEW THE INFORMATION AND, IF APPLICABLE, MAKE ANY CORRECTIONS IN THE SPACE PROVIDED.

**ANNUAL REPORT  
FISCAL YEAR ENDING JUNE 30, 2007**

**LICENSEES ENGAGED IN THE BUSINESS OF MAKING REGULATED CASH-ADVANCES  
IN THE STATE OF TENNESSEE**

**READ THE INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS REPORT**

This form must be completed for each licensed office, unless a company or affiliate operates more than one licensed office in this state, in which case this report should be filed on a composite basis.

**REPORTING ENTITY**

1. Name of Licensee \_\_\_\_\_
2. Licensee Number: \_\_\_\_\_
3. Provide the address and telephone number of all places of business operated by the licensee and describe the nature of the business conducted at each location.
4. Business Type:
  - a) \_\_\_\_ Corporation
  - b) \_\_\_\_ Partnership
  - c) \_\_\_\_ Proprietorship
  - d) \_\_\_\_ Limited Liability Company
  - e) \_\_\_\_ Professional Limited Liability Company,
  - f) Other: \_\_\_\_\_

**Schedule A**  
**Regulated Cash-Advance Business Profit Percentages**

**RATE OF RETURN**

- |    |  |          |
|----|--|----------|
| 1. | Receivables Outstanding (Per Schedule C, Item 4) | \$ _____ |
| 2. | Net Income (Per Schedule B, Item 25)             | \$ _____ |
| 3. | Rate of Return (Item 2 divided by Item 1)        | _____ %  |

**ANALYSIS OF CHARGES ON CASH ADVANCES**

- |    |  |          |
|----|--|----------|
| 4. | Charges Collected and/or Earned (Per Schedule B, Item 1) | \$ _____ |
| 5. | Average Monthly Rate Collected (See Instructions)        | _____ %  |

**ANALYSIS OF EXPENSE PER ACCOUNT**

- |    |  |          |
|----|--|----------|
| 6. | Number of Accounts Outstanding<br>(See Instructions, Per Schedule D, Item 7) | # _____  |
| 7. | Total Expenses (Per Schedule B, Item 24)                                     | \$ _____ |
| 8. | Average Monthly Expense per Account (See Instructions)                       | \$ _____ |

**End of Schedule A**

**Schedule B**  
**Statement of Income and Expenses**

**For the Period from July 1, 2006, to June 30, 2007**

**INCOME**

- |    |  |       |
|----|--|-------|
| 1. | Cash Advance Fees Collected and /or Earned | _____ |
| 2. | Handling Charges                           | _____ |
| 3. | Total Operating Income                     | _____ |

**EXPENSES**

- |     |   |       |
|-----|---|-------|
| 4.  | Advertising   | _____ |
| 5.  | Auditing  | _____ |
| 6.  | Bad Debts   |       |
|     | (a) Charge-Offs   | _____ |
|     | (b) Deduct: Collections on Accounts<br>Previously Charged Off       | _____ |
|     | (c) Additions to Reserve for Bad<br>Debts                           | _____ |
| 7.  | Depreciation Expense  | _____ |
| 8.  | Insurance and Fidelity Bonds  | _____ |
| 9.  | Legal Fees and Disbursements  | _____ |
| 10. | Postage, Printing, Stationery & Supplies                            | _____ |
| 11. | Rent, Janitorial Services and Utilities                             | _____ |
| 12. | Salaries of Officers, Owners, Partners                              | _____ |
| 13. | Salaries of all other Employees                                     | _____ |
| 14. | Taxes-Other Than on Income  | _____ |
| 15. | License Fees  | _____ |
| 16. | Telephone/Fax   | _____ |
| 17. | Travel Auto Expense & Allowance                                     | _____ |
| 18. | Supervision & Administration<br>(were not allocated to other items) | _____ |
| 19. | Other Expenses  |       |
|     | (a) _____   | _____ |
|     | (b) _____   | _____ |
|     | (c) _____   | _____ |

- |     |  |       |
|-----|--|-------|
| 20. | Interest Paid on Borrowed Funds                | _____ |
| 21. | Total Expenses Before Income Taxes             | _____ |
|     | (Total Items 4 through 20)                     | _____ |
| 22. | Income Before Income Taxes                     | _____ |
|     | (Item 3 less Item 21)                          | _____ |
| 23. | Income Taxes                                   | _____ |
|     | (a) State                                      | _____ |
|     | (b) Federal                                    | _____ |
| 24. | Total Expenses (Item 21 plus Item 23)          | _____ |
| 25. | Net Income (Item 3 less Item 24)               | _____ |
| 26. | Net Income as a Percent of Accounts Receivable | _____ |
|     | (See Instructions)                             |       |

**End of Schedule B**



**Schedule C**  
**Balance Sheet**  
**For the Period from July 1, 2006, to June 30, 2007**

**ASSETS**

1.	Cash	_____
2.	Cash in Bank	_____
3.	Other Cash	_____
4.	Accounts Receivable	_____
5.	Securities	_____
6.	Government Obligations	_____
7.	Life Insurance on Officers, Stockholders, Business Owners	_____
8.	Prepaid Expenses	_____
9.	TOTAL CURRENT ASSETS	_____
10.	Furniture, Fixtures & Equipment	_____
	(a) Less accumulated depreciation	_____
11.	Buildings	_____
	(a) Less accumulated depreciation	_____
12.	Land	_____
13.	Leasehold Improvements	_____
	(a) Less accumulated depreciation	_____
14.	TOTAL FIXED ASSETS	_____
15.	Other Assets	_____
16.	TOTAL OTHER ASSETS	_____
17.	TOTAL ASSETS (Total Items 9, 14 and 16)	_____

=====

**LIABILITIES**

18.	Accounts Payable	_____
19.	Accrued Payroll Costs	_____
20.	Rent Payable	_____
21.	Taxes Payable	_____
22.	Mortgages, Bonds, Notes Payable	_____
	(Short Term: Less than 12 months)	_____
	(a) Banks	_____
	(b) Current Portion of Long Term Bonds and Notes, Payable this Year	_____
23.	Other Current Liabilities	_____
24.	TOTAL CURRENT LIABILITIES	_____
25.	Mortgage, Bonds, Notes Payable	_____
	(Long Term: More than 12 months)	_____
	(a) Banks	_____
	(b) Long Term Bonds and Notes Payable	_____
26.	Other Long-Term Liabilities	_____
27.	TOTAL LONG TERM LIABILITIES	_____
28.	TOTAL LIABILITIES (Total Items 24 and 27)	_____

## NET WORTH

29.	Capital (if corporation number shares issued and outstanding)	_____	
30.	Paid-in Surplus	_____	
31.	Total Contributed Capital		_____
32.	Retained Earnings:		
	(a) Balance (July 1, 2006)	_____	
	(b) Add Total Net Income	_____	
	(c) Deduct Distributions	_____	
	(d) Balance (June 30, 2007)		_____
33.	TOTAL NET WORTH		_____
34.	TOTAL NET WORTH & LIABILITIES		_____
	(Total Items 28 and 33)		=====

**End of Schedule C**

**Schedule D**  
**Analysis of Regulated Business Activity**

**Regulated Cash-Advance Business**

	Number	Net Amount
1. Accounts Outstanding at beginning of year, July 1, 2006.	_____	\$ _____
2. Number of Transactions made during the year	_____	\$ _____
3. Account balances purchased during the year	_____	\$ _____
4. Total (Items 1 through 3)	_____	\$ _____
5. Account balances charged-off during year	_____	\$ _____
6. Account balances sold during year	_____	\$ _____
7. Accounts outstanding at end of year, June 30, 2007	_____	\$ _____
8. Total (Items 5 through 7)	_____	\$ _____
9. Collections during the year (Item 4 less Item 8)	_____	\$ _____
10. Number of checks returned due to Insufficient Funds, Closed Account or Stop Payment Order/Total Handling Charges Collected for the period July 1, 2006 to June 30, 2007	_____	\$ _____

11. Distributions of Transactions

Amount of the Check	Number of Transactions during the Year
(a) \$150 or less	_____
(b) \$151 to 250	_____
(c) \$251 to 500	_____
Total (must agree with Item 2, Column 1)	_____

**End of Schedule D**

**AFFIDAVIT**

**STATE OF** \_\_\_\_\_

**COUNTY OF** \_\_\_\_\_

I, \_\_\_\_\_, the undersigned being the \_\_\_\_\_  
of the \_\_\_\_\_, licensee swear (*or affirm*), that to the best of my  
information, knowledge and belief the statements contained in this report, including the accompanying  
schedules and statements (if any) are true and that the same is a true and complete statement in  
accordance with the law.

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
My commission expires

**NOTARY SEAL**

## **UNIFORM STATE REPORT/ANNUAL REPORT INTRODUCTION**

The purpose of the uniform state report is to provide a detailed summary of information for operations conducted by the legal entity required to file in accordance with Tennessee Code Annotated 45-17-119 of the Deferred Presentment Services Act, or imposed by the regulating authority administering the Act. The reporting entity must follow all instructions explicitly. If a company or affiliate operates more than one licensed office, the report must be filed on a composite basis. When preparing the report, do not underline or change captions. Report all amounts in even dollars. Where insufficient space is provided to set forth the facts adequately, annex a schedule giving the details. The following schedule letters, captions and item numbers correspond with those shown in the report.

### **Reporting Entity**

#### **Schedule A**

#### **Regulated Cash Advance Business Profit Percentages**

This schedule summarizes operation results by computing three (3) basic elements of concern from the factual information contained within the report. They are rate of return, analysis of charges on cash advances and analysis of expense per account.

#### **Rate of Return**

- (1) Receivables Outstanding - Per Schedule C, Item 4.
- (2) Net Income - Per schedule B, Item 25.
- (3) Rate of Return - Item 2 divided by item 1.

#### **Analysis of charges on Cash Advances**

- (4) Charges Collected and/or Earned - Per Schedule B, Item 1
- (5) Average Monthly Rate Collected - Computed by dividing Item 4 by Item 1 and the result divided by twelve (12). In cases where the reporting entity has not been in operation for a full twelve (12) months, the result shall be divided by the actual number in operation.

#### **Analysis of Expense Per Account**

- (6) Number of Accounts Outstanding - Per Schedule D, Item 7.
- (7) Total Expenses - Per Schedule B, Item 24.
- (8) Average Monthly Expense Per Account - Computed by dividing Item 7 by Item 6 and the result divided by twelve (12). In the case where a licensee has not been in operation for a full twelve (12) months, the result must be divided by the actual number in operation.

### **End of Instructions for Schedule A**

**Schedule B**  
**Statement of Income and Expenses**

The purpose of this schedule is to show all income derived or produced by the reporting entity during the period covered by the report.

- (1) **Cash Advance Fees Collected and/or Earned** - This account must report total cash advance fees charged pursuant to Tennessee Code Annotated § 45-17-112(b)(1 )(2). If the reporting entity's books are kept on a cash basis, this item will show the actual charges collected. If the accrual basis, this item will show the charges earned.
- (2) **Handling Charge** - This account must report total handling charges due to insufficient funds, closed account or stop payment order pursuant to Tennessee Code Annotated §45-17-112(1) and 47-29-102.
- (3) **Total Operating Income** - The sum of Items 1 and 2.
- (4) **Advertising** - This account must show the amount incurred by the reporting entity during the year for promoting or retaining the business of the reporting entity. Show only the amount for purchases of advertising supplies or outside services.
- (5) **Auditing** - This account must show the amount incurred by the reporting entity during the year for accounting and auditing services.
- (6) **Bad Debts** - This account must show the reporting entity's bad debts actually written off or accrued during the year.
  - (a) **Charge-Offs** - This line must show the bad debt expense for reporting entities using a direct charge-off method.
  - (b) **Deduct Collections on Accounts Previously Charged-Off** - This account must show the total of amounts (principal and other fees) received by the licensee during the year which were previously written off as a bad debt.
  - (c) **Additions to Reserve for Bad Debts** - This account must show the addition to reserve for reporting entities using the reserve method.
- (7) **Depreciation and Amortization** - This account must show the amount of depreciation expense for fixed assets and other depreciable assets, such as debt expenses, organization expense, etc.
- (8) **Insurance & Fidelity Bonds** - This account must show the amount expended by the reporting entity during the year for all insurance and bonding employees.
- (9) **Legal Fees & Disbursements** - This account must show the amount expended by the reporting entity during the year for the legal fees and disbursements related to the activities of outside counsel. Do not include recording and notary fees.
- (10) **Postage, Printing, Stationery and Supplies** - Self-explanatory.

- (11) **Rent, Janitorial Services and Utilities** - This account must show the total amount paid by the reporting entity during the year for the rental of buildings, office equipment, etc., janitorial services and utilities, including heat, light, water, sewer, etc. Expenses for janitorial services must be included here if they are not performed by an employee. If they are performed by an employee, include in Item 13.
- (12) **Salaries of Officers, Owners and Partners** - This item must include all salaries, bonuses, pensions paid during the year.
- (13) **Salaries of All Other Employees** - This item must include all salaries, bonuses, wages, pensions paid during the year.
- (14) **Taxes Other Than on Income** - This item must include all property taxes, and any other taxes which are not shown separately.
- (15) **Licensee Fees** - This account must show the amount incurred by the licensee during the year for license fees paid to city, county, state and federal governments.
- (16) **Telephone/Fax** - Self-Explanatory.
- (17) **Travel, Auto Expense and Allowance** - This account must show the amount incurred by the licensee during the year for business travel and travel related activities. The amount must include but is not limited to either direct payment or employee reimbursements of air, taxi, bus, train, auto rental and leasing fees; lodging and meals, travel insurance; use of employee vehicles and gasoline, registration and other fees, insurance and repairs associated with the vehicles owned by the reporting entity.
- (18) **Supervision and Administration** - This account must show the total amount of the expenses of an affiliated company during the year directly assigned and/or allocated to the reporting when not allocated to other items.
- (19) **Other Expenses** - This account must list all other expenses incurred by the reporting entity not otherwise shown.
- (20) **Interest Paid on Borrowed Funds** - Represents total interest expense on all debt obligations during the year.
- (21) **Total Expenses Before Income Taxes** - Sum of Items 4 through 20.
- (22) **Income Before Income Taxes** - Item 3 less Item 21.
- (23) **Income Taxes** - This item must show the amount of state and federal income taxes paid or accrued for the year.
- (24) **Total Expenses** - Item 21 plus Item 23.
- (25) **Net Income** - Item 3 less Item 24.
- (26) **Net Income as a Percent of Receivables** – Item 25, Schedule B divided by Item 4, Schedule C.

## Schedule C Balance Sheet

The purpose of this schedule is to show the financial position of the reporting entity for the period covered by this report.

- (1) **Cash** - This account must include all business cash on hand.
- (2) **Cash in Bank** - This account must include all cash deposits in banks, i.e. checking accounts, savings accounts, certificates of deposits, etc.
- (3) **Other Cash** - This account must include cash maintained in other institutions, i.e., credit unions, savings & loan, etc.
- (4) **Accounts Receivable** - This account must reflect the balance due from customers.
- (5) **Securities** - This account must report the amount of investments in securities, such as stocks, bonds and notes receivable.
- (6) **Government Obligations** - This account must show the amount of investments in federal, state and municipal bonds and other government securities.
- (7) **Life Insurance on Officers, Stockholders, Business Owners** - This account must report the cash surrender value of life insurance policies carried by the reporting entity.
- (8) **Prepaid Expenses** - This account must show the payment of expenses in advance.
- (9) **Total Current Assets** - The sum of Item 1 through Item 8.
- (10) **Furniture, Fixtures & Equipment** - This account must report the cost of tangible assets, such as furniture, computers, office equipment, signs and other fixtures less accumulated depreciation used in the business by the reporting entity.
- (11) **Buildings** - This account must show the cost of the building(s) less accumulated depreciation owned by the reporting entity.
- (12) **Land** - This account must show the value of the land owned by the reporting entity.
- (13) **Leasehold Improvement** - This account must show the cost of improvements to leased property, such as buildings, walkways, landscaping, etc., less accumulated depreciation.
- (14) **Total Fixed Assets** - The sum of Items 10 through Items 13.
- (15) **Other Assets** - This account must show the value of other assets owned by the reporting entity.
- (16) **Total of Other Assets** - The total of other assets owned by the reporting entity.
- (17) **Total Assets** - The sum of Items 9, 14 and 16.



- (18) **Accounts Payable** - This account must report the balance due to creditors on current accounts.
- (19) **Accrued Payroll Costs** - This account must report the amount of wages, salaries or other compensation due to employee(s) of the reporting entity.
- (20) **Rent Payable** - This account must report the rent or lease payments due in the current fiscal year.
- (21) **Taxes Payable** - This account must report the amount of all federal, state and city/county taxes due in the current fiscal year.
- (22) **Mortgages, Bonds, Notes Payable** - This account must report the current maturities, payable in less than 12 months, on long-term liabilities.
- (23) **Other Current Liabilities** - Self-explanatory.
- (24) **Total Current Liabilities** - Sum of Item 18 through Item 23.
- (25) **Mortgage, Bonds, Notes Payable** - This account must report the amount of long-term obligations, payable in 12 months or more.
- (26) **Other Long-Term Liabilities** - This account must include other long-term liabilities, such as deferred taxes and other obligations that will not be paid out of current assets.
- (27) **Total Long-Term Liabilities** - The sum of Items 25 and 26.
- (28) **Total Liabilities** - The sum of Item 24 and Item 27.
- (29) **Capital** - This account must report the amount of capital of the proprietorship, partnership, and corporation. If a corporation, this account must also report the total number of common and preferred shares issued and outstanding, as well as the total par value.
- (30) **Paid-in Surplus** - If a corporation, this account must report the total amount received by the corporation in excess of the par value of the preferred and common stock outstanding.
- (31) **Total Contributed Capital** - The sum of Items 29 and 30.
- (32) (a) **Retained Earnings** - This account must show the reporting entity's accumulated earnings as of July 1, 2006.
- (b) **Net Income**.
- (c) **Deduct Distributions** - This account must report the amount of distributions to the proprietor, partners, LLC members, stockholders, etc.
- (d) **Balance** - The sum of items (a) and (b) less (c).

- (33) **Total Net Worth** - Net worth represents the residual financial interests in a business. It is the difference between total assets and total liabilities. For a sole proprietorship, it is called proprietorship equity; for a partnership, partners' equity; and for a corporation, stockholders equity.
- (34) **Total Liabilities and Net Worth** - The sum of Item 28 and 33.

**End of Instructions for Schedule C**

Schedule D  
Analysis of Regulated Business Activity

- (1) Accounts Outstanding at Beginning of Year - This item must report the total number of checks on hand as of July 1, 2006, as well as the total face value of the checks.
- (2) Number of Transactions Made During the Year - This item must show the total number of transactions made after July 1, 2006, as well as the total face amount of all checks received by the reporting entity during the year.
- (3) Account Balances Purchased During the Year - This item must show the total number of checks acquired from other entities after July 1, 2006, as well as the total face amount of the checks.
- (4) Total - Sum of Items 1 through 3.
- (5) Account Balances Charged-Off During the Year - This item must report the total number and total face amount of all checks written-off during the year.
- (6) Account Balances Sold During the Year - This item must show the number of checks sold during the year, as well as the total face amount of the checks.
- (7) Accounts Outstanding at End of Year - Must agree with accounts receivable per Schedule C, Item 4.
- (8) Total - Sum of Items 5 through 7.
- (9) Collections During the Year - Item 4 less Item 8.
- (10) Number of Returned Checks due to Insufficient Funds, Closed Account or Stop Payment Order/Handling Charges Collected - This item must show the total number of checks returned due to insufficient funds (NSF), closed account or stop payment order for the period July 1, 2006 through June 30, 2007, as well as the total amount of handling charges collected pursuant to Tennessee Code Annotated § 45-17-112(1) and 47-29-102.
- (11) Distribution of Transactions - Report the total number of checks received during the year in each category.

End of Instructions for Schedule D

### **AFFIDAVIT**

The affidavit must be executed, if a corporation, by a duly authorized officer of such corporation, or by a partner, if a partnership, or by the owner, or by an individual. In the case of illness or inability of such person to sign the affidavit, it may be executed in such case by a legal representative or agent. The affidavit should be made before a Notary Public or other person authorized to administer oaths.